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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: **AWANO, Koichi**

Group Art Unit: **3624**

Serial No.: **09/747,020**

Examiner: **E. COLBERT**

Filed: **December 26, 2000**

P.T.O. Confirmation No.: 3284

For: **CARD SETTLEMENT SYSTEM USING A DEBIT CARD**

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 CFR 1.97(c)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 22, 2004

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached.

This Information Disclosure Statement is being submitted after issuance of a first official action on the merits and expiration of the three month period following the filing date or the entry of the national stage for the above-captioned application, but prior to issuance of either a final official action or a Notice of Allowance. A check is attached hereto which covers the \$ 180.00 fee set forth in 37 CFR 1.17(p).

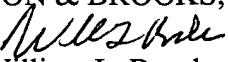
The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. See 37 CFR 1.104(a) concerning the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

U.S. Patent Application Serial No. 09/747,020
Information Disclosure Statement

The Commissioner is hereby authorized to charge any additional fee (or credit any overpayment) associated with this statement to our Deposit Account No. 01-2340.

Respectfully submitted,

ARMSTRONG, KRATZ, QUINTOS,
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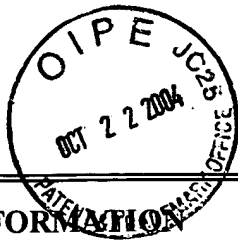
WLB/mla
Atty. Docket No. **001740**
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1725 K Street, N.W.
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PATENT TRADEMARK OFFICE

Enclosures: PTO-1449 and references (1)
Check for \$ 180.00



INFORMATION DISCLOSURE CITATION PTO-1449	Atty. Docket No. 001740	Serial No. 09/747,020
	Applicant(s): AWANO, Koichi	
	Filing Date: December 26, 2000	Group Art Unit: 3624

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Name	Date	Class	Subclass	Filing Date (If appropriate)
_____	AA					
_____	AB					
_____	AC					
_____	AD					
_____	AE					

FOREIGN PATENT DOCUMENTS

Document No.	Date	Country	Translation (Yes or No)
_____ AF 11-306417	11/05/1999	Japan	Abstract
_____ AG			
_____ AH			
_____ AI			
_____ AJ			

OTHER DOCUMENTS

_____ AK	
_____ AL	

Examiner	Date Considered
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